

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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NON-PATENT DOCUMENTS

| * | | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages) | | | | |
|---|---|--|--|--|--|--|
| | U | O'Mahony, Donal et al. "Electronic Payment Systems (c) 1997. Artech House, Inc. Norwood, MA. Pages 61-142. | | | | |
| | > | Santoro, Elaine "Australian Postal Corp. Launches Bank Network" (c) 1995. 4 pages. | | | | |
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).) Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.